

Housing

Not every child and family in Tennessee is fortunate to live in a home, according to a report by the Center on Budget and Policy Priorities. Nationally, the number of low-income renters and the median rental costs paid by low-income renters increased between 1991 and 1995. During the same time, the availability of low-cost housing units decreased (*In Search of Shelter*, 1998).

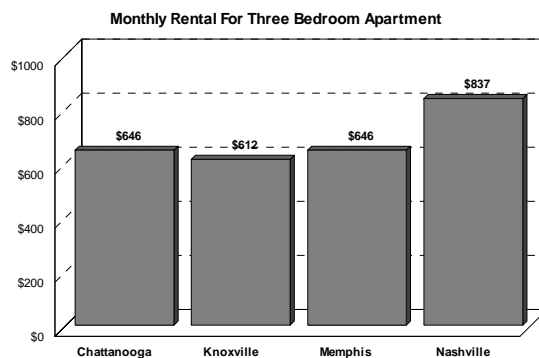
The housing gap, along with long waiting lists for housing assistance, leaves some children and families to seek housing in shelters that sometimes disconnect them from their communities. Causes for homelessness may develop from:

- ✓ A decline in economic prosperity.
- ✓ Single-parent families.
- ✓ Low income.
- ✓ Lack of social networks.
- ✓ High deposit costs.

Education, training, and employment opportunities play a part in the lives of low-income renters.

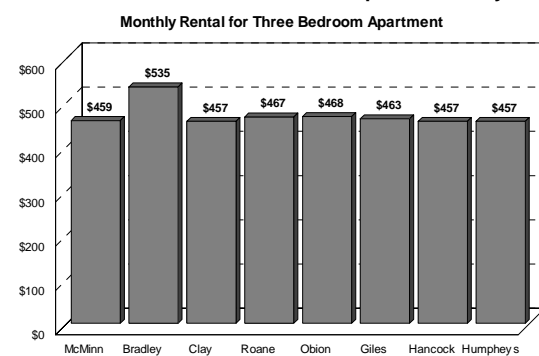
One factor considered when assessing the well-being of children and their families is their cost of living. The largest portion of a family's income is spent on housing. A common tool used to determine the housing cost burden is whether the amount paid for housing exceeds 30 percent of household income (*In Search of Shelter*, 1998). Nationally, approximately 80 percent of poor renter families with at least half-time minimum wage earnings spent more than 30 percent of their income on housing. About one-third of families working full-time spent more than 50 percent of their income on housing (*In Search of Shelter*, 1998). High housing costs restrict the amount of money that a family can spend on food, transportation, child care, clothing, school, and medical expenses.

Final Fair Market Rents for Metropolitan Area - 1998



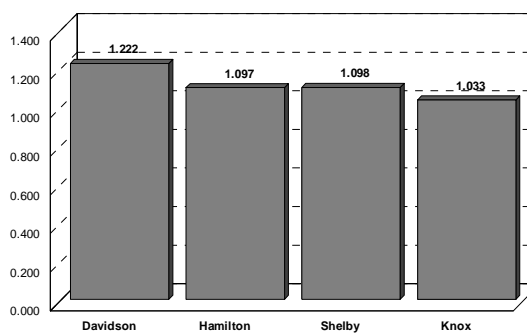
Source: The Federal Register of September 26, 1997 (HUD)

Final Fair Market Rents for Non-Metropolitan County - 1998



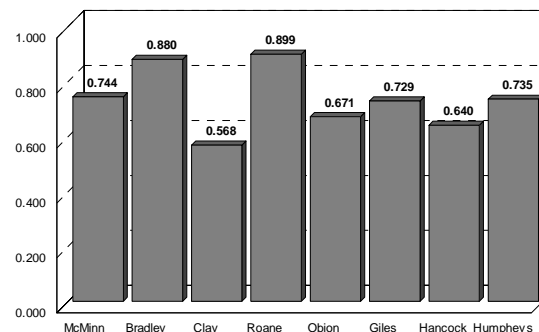
Source: The Federal Register of September 26, 1997 (HUD)

Housing Price Index for Metropolitan County - 1996



Source: Tennessee Housing Development Agency

Housing Price Index for Non-Metropolitan County - 1996



Source: Tennessee Housing Development Agency